



Order Filed on June 20, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for SN Servicing Corporation as servicer
for U.S. Bank Trust National Association, as Trustee
of the Igloo Series IV Trust

In Re:

Portia D. Davis
Debtor

Case No.: 19-16905-ABA

Chapter: 13


Hon. Judge: Andrew B. Altenburg

Hearing Date: June 4, 2024 at
10:00AM

CONSENT ORDER RESOLVING MOTION TO REIMPOSE AUTOMATIC STAY

The consent order set forth on the following pages, numbered two (2) through four (4), is
hereby **ORDERED**.

DATED: June 20, 2024



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Secured Creditor: SN Servicing Corporation as servicer for U.S. Bank Trust National Association, as Trustee of the Igloo Series IV Trust
Secured Creditor's Counsel: Friedman Vartolo LLP
Debtor's Counsel: McDowell Law, PC
Property (Collateral): 557 Royden Street, Camden, NJ 08103
Relief Sought:

- Reimpose Automatic Stay

For good cause shown, it is **ORDERED** that Debtor's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor(s) is/are overdue for 0 months, from 05/01/2024.
- ☒ The Debtor(s) is/are overdue for 0 payments at \$468.56 per month
- ☒ The Debtor(s) is/are due for \$739.35 in post-petition fees per notices dated

08/17/2021 and 02/22/2022.

- ☒ The Debtor(s) is/are due for \$0.00 in accrued late charges.
- ☒ The Debtor(s) is/are due for \$200.00 in attorney's fees and costs.
- ☒ Secured Creditor acknowledges suspense funds in the amount of \$251.44.

Total Arrearages Due: \$687.91

2. Debtor(s) must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \$_____. Payment shall be made by _____.
- ☒ Beginning on June 1, 2024, regular monthly mortgage payments shall continue to be made in the amount of \$468.56. Any suspense will act as an offset the most recent payment due.
- ☐ Beginning on _____, through and including _____, additional monthly cure payments shall be made in the amount of \$_____ for __ months; and beginning on _____, an additional monthly cure payment shall be made in the amount of \$_____ for __ month.
- ☒ The amount of \$739.35 shall be capitalized in the debtor's Chapter 13 plan. Said amount shall be set up on Trustee's ledger as a separate Claim. Debtor(s) shall file a

Modified Plan within 10 days from the entry of this Order to account for the additional arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly. This is exclusive of the award of attorney's fees in paragraph 5 below.

3. Payments to the Secured Creditor shall be made to the following address:

Payments: SN Servicing Corporation
P.O. Box 660820
Dallas, TX 75266-0820

4. In the event of default:

☒ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ In the event the Debtor(s) converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtor(s) fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay

5. Award of Attorney's Fees:

The Applicant is awarded attorney's fees of \$200.00 and costs of \$0.00.

The fees and costs are payable:

- ☐ Attorney's fees and costs have been included in the Consent Order.
- ☒ Through the Chapter 13 plan. The fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.
- ☐ To the Secured Creditor within _____ days
- ☐ Attorney's fees are not awarded.
- ☐ Movant reserves its right to file a Post-Petition Fee Notice for fees and costs incurred in connection with the Motion for Relief.

The undersigned hereby consent to the form and entry of the foregoing order.



Thomas G. Egner, Esq.
Attorney for Debtor

/s/ Jason Schwartz

Jason Schwartz, Esq.
Attorney for Secured Creditor

In re:
Portia D. Davis
Debtor

Case No. 19-16905-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 20, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2024:

Recip ID	Recipient Name and Address
db	+ Portia D. Davis, 557 Royden St., Camden, NJ 08103-1345

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Jun 20, 2024

Form ID: pdf903

Total Noticed: 1

Jonathan C. Schwalb

on behalf of Creditor Fay Servicing LLC bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com

Jonathan C. Schwalb

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com

Lauren Moyer

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust bkecf@friedmanvartolo.com, nj-ecfmail@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

Thomas G. Egnor

on behalf of Debtor Portia D. Davis tegner@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11